



Human Services Committee Public Hearing, March 10, 2022

Testimony of AARP Connecticut in **Support** of:

- **H.B. 5334**, *An Act Concerning a Study of Long-Term Services and Supports*
- **H.B. 5339**, *An Act Expanding Access to the Connecticut Home-Care Program for the Elderly*
- **H.B. 5340**, *An Act Concerning Equitable Medicaid Payments and Eligibility Determinations for Applicants, Recipients and Family Caregivers*

Good morning, Senator Moore, Representative Abercrombie, Ranking Members, and Members of the Human Services Committee. AARP is a nonpartisan, social mission organization with an age 50+ membership of nearly 38 million nationwide, and approximately 600,000 members here in Connecticut. AARP's mission is to empower people to choose how they live as they age, and an important part of choosing *how* you live as you age is choosing *where* you live as you age. A majority of Connecticut residents wish to remain in their own homes as they age, and this is their preferred setting for receiving long-term care. We would like to express our support for three bills on your agenda that relate to long-term care and aging in place.

H.B. 5334, *An Act Concerning a Study of Long-Term Services and Supports*

Connecticut is the seventh-oldest state in the country,¹ and the number of older adults in our state is expected to increase rapidly in the coming years. It will be critical for policymakers to understand and plan for these demographic changes.

While many of the data points outlined in H.B. 5334 are available through various sources,² it would be helpful for the Department of Social Services and the Department of Aging and Disability Services to produce a single report that summarizes current and projected numbers of: older adults in the state, individuals with long-term care needs, and individuals who have successfully transitioned into the community using the Money Follows the Person program. Contextualizing this information and making it available to members of the community and policymakers would facilitate discussions about unmet needs and appropriate resource allocation.

H.B. 5339, *An Act Expanding Access to the Connecticut Home-Care Program for the Elderly*

A 2020 survey from AARP Research found that 81% of Connecticut residents would prefer to receive long-term supports and services in their own home rather than in an assisted living facility or nursing home, and 80% said that it was “extremely important” or “very important” to have high-quality long-term care available in their community.³ The Connecticut Home Care Program for Elders (CHCPE) is an important source of this care and serves Connecticut

¹ http://healthyagingdatareports.org/wp-content/uploads/2021/06/CT-Healthy-Aging-Report-2020_final.pdf

² Population projections: <http://data.ctdata.org/>
LTC Needs: <https://portal.ct.gov/-/media/Departments-and-Agencies/DSS/Health-and-Home-Care/Medicaid-Long-Term-Care-Demand-Projections/Main-report--CT-LTC-Demand-Report-Narrative.pdf>

MFP transitions: <https://health.uconn.edu/aging/wp-content/uploads/sites/102/2022/02/2021-Q4-MFP-report-FINAL.pdf>

³ <https://doi.org/10.26419/res.00351.102>

residents over the age of 65 who need assistance with activities of daily living such as bathing, eating, and toileting.

CHCPE serves more than 15,000 older adults who would otherwise be institutionalized each year. While a majority of participants receive services through a Medicaid waiver, more than 2,200 individuals participate in a State-funded portion of the program that has higher income and asset levels than what is permitted under the waiver.⁴ H.B. 5339 would slightly increase the asset limit for individuals who participate in the State-funded portion of the program and reduce their program copay from 4.5% to 3.5%. These changes would make it easier for lower middle-income individuals to participate in the program and avoid the need for institutional care.

H.B. 5340, An Act Concerning Equitable Medicaid Payments and Eligibility Determinations for Applicants, Recipients and Family Caregivers

Family caregivers are the backbone of Connecticut's long-term care system. Our state's 460,000 family caregivers provide an estimated 390 million hours of care to their loved ones each year.⁵ As more people choose to remain in the community as they age, and as more older adults experience increasing comorbidity, family caregivers are taking on increasingly complex medical and support needs in the home, and they are reporting higher levels of physical strain, emotional stress, and loneliness.⁶

According to the report "Caregiving in the U.S. 2020," nearly 1 in 5 family caregivers report experiencing high financial strain as a result of their caregiving duties, and "the economic effects of family caregiving can result in financial strain with substantial short-term and long-term financial consequences."⁷ When asked about policy solutions that would provide the most financial help, 65% of family caregivers indicated that a program where caregivers could be paid for at least some of the hours of care they provide would be helpful. We strongly support Section 1 of H.B. 5340, which would provide important financial relief to family caregivers by allowing them to receive compensation for the time they spend taking care of a Medicaid eligible loved one.

We also support the provisions of Section 2, which would authorize retroactive Medicaid coverage for home care services. In many cases, a person applies for Medicaid after experiencing a serious illness or injury. This can be a chaotic time, and an otherwise eligible individual might not begin the Medicaid application process until after they have started to receive services. Being able to retroactively receive Medicaid coverage for home care would provide an important safety net for lower-income individuals during a difficult time.

Thank you for the opportunity to express our support for H.B. 5334, H.B. 5339, and H.B. 5340.

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⁴ https://portal.ct.gov/-/media/OPM/HHS/LTC_Planning_Committee/LTC-Plan--2022_FINAL_DRAFT.pdf

⁵ AARP Public Policy Institute: <https://www.aarp.org/content/dam/aarp/ppi/2019/11/valuing-the-invaluable-2019-update-charting-a-path-forward.doi.10.26419-2Fppi.00082.001.pdf>

⁶ AARP and National Alliance for Caregiving: <https://www.caregiving.org/wp-content/uploads/2021/01/full-report-caregiving-in-the-united-states-01-21.pdf>

⁷ *ibid*